(Official Form 1) (12/03)

FORM B1

United States Bankruptcy Court
Northern District of Ohio

Voluntary Petition

Debtor	Joint Debtor
Name of Debtor (if individual, enter Last, First, Middle): **Stephens, Steven D**	Name of Joint Debtor (Spouse) (Last, First, Middle): **Stephens, Ann R**
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names):	All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): **xxx-xx-0462**	Last four digits of Soc. Sec. No. / Complete EIN or other Tax I.D. No. (if more than one, state all): **xxx-xx-3477**
Street Address of Debtor (No. & Street, City, State & Zip Code): **4544 Shriver Road N Canton, OH 44720**	Street Address of Joint Debtor (No. & Street, City, State & Zip Code): **4544 Shriver Road N Canton, OH 44720**
County of Residence or of the Principal Place of Business: **Summit**	County of Residence or of the Principal Place of Business: **Summit**
Mailing Address of Debtor (if different from street address):	Mailing Address of Joint Debtor (if different from street address):

Location of Principal Assets of Business Debtor (if different from street address above):

Information Regarding the Debtor (Check the Applicable Boxes)

Venue (Check any applicable box)

■ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.

☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)

■ Individual(s)
☐ Corporation
☐ Partnership
☐ Other____________________
☐ Railroad
☐ Stockbroker
☐ Commodity Broker
☐ Clearing Bank

Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)

■ Chapter 7
☐ Chapter 11
☐ Chapter 13
☐ Chapter 9
☐ Chapter 12
☐ Sec. 304 - Case ancillary to foreign proceeding

Nature of Debts (Check one box)

■ Consumer/Non-Business
☐ Business

Filing Fee (Check one box)

■ Full Filing Fee attached
☐ Filing Fee to be paid in installments (Applicable to individuals only.) Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.

Chapter 11 Small Business (Check all boxes that apply)

☐ Debtor is a small business as defined in 11 U.S.C. § 101
☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)

Statistical/Administrative Information (Estimates only)

☐ Debtor estimates that funds will be available for distribution to unsecured creditors.
■ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

THIS SPACE IS FOR COURT USE ONLY

Estimated Number of Creditors

1-15	16-49	50-99	100-199	200-999	1000-over
■	☐	☐	☐	☐	☐

Estimated Assets

$0 to $50,000	$50,001 to $100,000	$100,001 to $500,000	$500,001 to $1 million	$1,000,001 to $10 million	$10,000,001 to $50 million	$50,000,001 to $100 million	More than $100 million
☐	☐	■	☐	☐	☐	☐	☐

Estimated Debts

$0 to $50,000	$50,001 to $100,000	$100,001 to $500,000	$500,001 to $1 million	$1,000,001 to $10 million	$10,000,001 to $50 million	$50,000,001 to $100 million	More than $100 million
☐	☐	■	☐	☐	☐	☐	☐

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s): **Stephens, Steven D**
Stephens, Ann R

Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)

Location Where Filed:	Case Number:	Date Filed:
- None -		

Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet)

Name of Debtor:	Case Number:	Date Filed:
- None -		
District:	Relationship:	Judge:

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.
[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.
I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X **/s/ Steven D Stephens**
Signature of Debtor **Steven D Stephens**

X **/s/ Ann R Stephens**
Signature of Joint Debtor **Ann R Stephens**

Telephone Number (If not represented by attorney)

March 24, 2005
Date

Signature of Attorney

X **/s/ Morris H. Laatsch 0010297**
Signature of Attorney for Debtor(s)

Morris H. Laatsch 0010297
Printed Name of Attorney for Debtor(s)

Morris H. Laatsch, Esq.
Firm Name

520 South Main Street
Suite 500
Akron, OH 44311-1077
Address

Email: vmeyer@bhk-law.com
(330) 762-7477 Fax: (330) 762-8059
Telephone Number

March 24, 2005
Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.
The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X ______________________
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Exhibit A

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11)

☐ Exhibit A is attached and made a part of this petition.

Exhibit B

(To be completed if debtor is an individual whose debts are primarily consumer debts)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.

X **/s/ Morris H. Laatsch 0010297** **March 24, 2005**
Signature of Attorney for Debtor(s) Date
Morris H. Laatsch 0010297

Exhibit C

Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.
■ No

Signature of Non-Attorney Petition Preparer

I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.

Printed Name of Bankruptcy Petition Preparer

Social Security Number (Required by 11 U.S.C.§ 110(c).)

Address

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

X ______________________
Signature of Bankruptcy Petition Preparer

Date

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.

United States Bankruptcy Court
Northern District of Ohio

In re **Steven D Stephens, Ann R Stephens**, Debtors

Case No. ______________

Chapter **7**

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	**Yes**	**1**	**148,000.00**		
B - Personal Property	**Yes**	**4**	**46,103.00**		
C - Property Claimed as Exempt	**Yes**	**2**			
D - Creditors Holding Secured Claims	**Yes**	**2**		**183,085.27**	
E - Creditors Holding Unsecured Priority Claims	**Yes**	**1**		**0.00**	
F - Creditors Holding Unsecured Nonpriority Claims	**Yes**	**2**		**51,062.00**	
G - Executory Contracts and Unexpired Leases	**Yes**	**1**			
H - Codebtors	**Yes**	**1**			
I - Current Income of Individual Debtor(s)	**Yes**	**1**			**4,539.58**
J - Current Expenditures of Individual Debtor(s)	**Yes**	**2**			**4,734.00**
Total Number of Sheets of ALL Schedules		**17**			
		Total Assets	**194,103.00**		
			Total Liabilities	**234,147.27**	

In re **Steven D Stephens,**
Ann R Stephens , Case No. ______________________________

Debtors

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Residence: 4544 Shriver Road, N Canton OH 44720 (Summit County) Situated in the city of Green, County of Summit and State of Ohio: and known as being Lot No. 200 in Green Meadows Estates No. II in the City of Green (as recorded in Plat Book 116, Pages 22-23, Summit County Ohio Record of Plats), be the same more or less but subject to all legal highways. Parcel No. 28-08117 PPN: GR-00492-01-004-000		**J**	**148,000.00**	**163,760.27**

Sub-Total > **148,000.00** (Total of this page)

Total > **148,000.00**

0 continuation sheets attached to the Schedule of Real Property

(Report also on Summary of Schedules)

In re **Steven D Stephens,**
Ann R Stephens

Case No. ______________________

Debtors

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	NONE	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		**Cash on person**	**J**	**60.00**
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		**First Merit Bank: checking**	**J**	**100.00**
		First Merit Bank: savings	**J**	**50.00**
		AKron TEachers Credit Union	**W**	**50.00**
3. Security deposits with public utilities, telephone companies, landlords, and others.	**X**			
4. Household goods and furnishings, including audio, video, and computer equipment.		**HHG; no item in excess of $400. in value**	**J**	**2,000.00**
		Computer	**J**	**100.00**
		Camcorder	**J**	**100.00**
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	**X**			
6. Wearing apparel.		**Wearing apparel**	**J**	**400.00**
7. Furs and jewelry.		**Jewelry**	**W**	**200.00**
8. Firearms and sports, photographic, and other hobby equipment.	**X**			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		**State Farm: term insurance; death benefits $150,000.; husband beneficiary; no CSV**	**W**	**0.00**
		Farmers Insurance; death benefits $100,000.; wife beneficiary	**H**	**3,417.00**

Sub-Total > **6,477.00**
(Total of this page)

3 continuation sheets attached to the Schedule of Personal Property

In re **Steven D Stephens, Ann R Stephens**, Debtors — Case No. ______

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NONE	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		**401(K) at place of employment**	**H**	**22,026.00**
12. Stock and interests in incorporated and unincorporated businesses. Itemize.		**(5) shares Omni-Nova stock**	**W**	**Unknown**
		Independent Sales Representative	**W**	**Unknown**
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
15. Accounts receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.		**Ongoing right to receive child support**	**W**	**0.00**
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			

Sub-Total > **22,026.00**
(Total of this page)

Sheet **1** of **3** continuation sheets attached to the Schedule of Personal Property

In re **Steven D Stephens,**
Ann R Stephens
, Debtors

Case No. ______________________

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	**X**			
21. Patents, copyrights, and other intellectual property. Give particulars.	**X**			
22. Licenses, franchises, and other general intangibles. Give particulars.	**X**			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		**2004 Ford Tarus; leased vehicle**	**J**	**0.00**
		1996 Saturn	**H**	**600.00**
		1996 Ford Probe	**H**	**1,000.00**
24. Boats, motors, and accessories.		**1995 Crownline boat; 266 BR motor; 26 1/2 Ft. trailer**	**H**	**16,000.00**
25. Aircraft and accessories.	**X**			
26. Office equipment, furnishings, and supplies.	**X**			
27. Machinery, fixtures, equipment, and supplies used in business.	**X**			
28. Inventory.	**X**			
29. Animals.	**X**			
30. Crops - growing or harvested. Give particulars.	**X**			
31. Farming equipment and implements.	**X**			
32. Farm supplies, chemicals, and feed.	**X**			

Sub-Total > **17,600.00**
(Total of this page)

Sheet **2** of **3** continuation sheets attached to the Schedule of Personal Property

In re **Steven D Stephens,**
Ann R Stephens
Debtors

Case No. ____________

SCHEDULE B. PERSONAL PROPERTY
(Continuation Sheet)

Type of Property	NONE	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
33. Other personal property of any kind not already listed.	**X**			

Sub-Total > (Total of this page)	**0.00**
Total >	**46,103.00**

Sheet **3** of **3** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re **Steven D Stephens, Ann R Stephens**, Debtors

Case No. ______________________________

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:
[Check one box]

- ☐ 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
- ■ 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Real Property			
Residence: 4544 Shriver Road, N Canton OH 44720 (Summit County) Situated in the city of Green, County of Summit and State of Ohio: and known as being Lot No. 200 in Green Meadows Estates No. II in the City of Green (as recorded in Plat Book 116, Pages 22-23, Summit County Ohio Record of Plats), be the same more or less but subject to all legal highways. Parcel No. 28-08117 PPN: GR-00492-01-004-000	**Ohio Rev. Code Ann. § 2329.66(A)(1)**	**10,000.00**	**148,000.00**
Cash on Hand			
Cash on person	**Ohio Rev. Code Ann. § 2329.66(A)(4)(a)**	**60.00**	**60.00**
Checking, Savings, or Other Financial Accounts, Certificates of Deposit			
First Merit Bank: checking	**Ohio Rev. Code Ann. § 2329.66(A)(4)(a)**	**100.00**	**100.00**
First Merit Bank: savings	**Ohio Rev. Code Ann. § 2329.66(A)(4)(a)**	**50.00**	**50.00**
AKron TEachers Credit Union	**Ohio Rev. Code Ann. § 2329.66(A)(4)(a)**	**50.00**	**50.00**
Household Goods and Furnishings			
HHG; no item in excess of $400. in value	**Ohio Rev. Code Ann. § 2329.66(A)(4)(b)**	**2,000.00**	**2,000.00**
Computer	**Ohio Rev. Code Ann. § 2329.66(A)(4)(b)**	**100.00**	**100.00**
Camcorder	**Ohio Rev. Code Ann. § 2329.66(A)(4)(b)**	**100.00**	**100.00**
Wearing Apparel			
Wearing apparel	**Ohio Rev. Code Ann. § 2329.66(A)(3)**	**400.00**	**400.00**
Furs and Jewelry			
Jewelry	**Ohio Rev. Code Ann. § 2329.66(A)(4)(c)**	**200.00**	**200.00**

1 continuation sheets attached to Schedule of Property Claimed as Exempt

In re **Steven D Stephens,**
Ann R Stephens

Debtors

Case No. ______________________

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

(Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
Interests in Insurance Policies			
Farmers Insurance; death benefits $100,000.; wife beneficiary	**Ohio Rev. Code Ann. §§ 2329.66(A)(6)(b), 3911.10, 3911.12, 3911.14**	**3,417.00**	**3,417.00**
Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans			
401(K) at place of employment	**Ohio Rev. Code Ann. § 2329.66(A)(10)(d)**	**22,026.00**	**22,026.00**
Automobiles, Trucks, Trailers, and Other Vehicles			
1996 Saturn	**Ohio Rev. Code Ann. § 2329.66(A)(2)**	**600.00**	**600.00**
1996 Ford Probe	**Ohio Rev. Code Ann. § 2329.66(A)(2)**	**1,000.00**	**1,000.00**
Boats, Motors and Accessories			
1995 Crownline boat; 266 BR motor; 26 1/2 Ft. trailer	**Ohio Rev. Code Ann. § 2329.66(A)(2)**	**800.00**	**16,000.00**

Sheet **1** of **1** continuation sheets attached to the Schedule of Property Claimed as Exempt

Form B6D
(12/03)

In re **Steven D Stephens,**
Ann R Stephens
, Debtors

Case No. ____________

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No. **021980352** **Countrywide Home Loans** **7105 Corporate Drive** **Plano, TX 75024**		**J**	**First Mortgage** **Residence: 4544 Shriver Road, N Canton OH 44720 (Summit County) Situated in the city of Green, County of Summit and State of Ohio: and known as being Lot No. 200 in Green Meadows Estates No. II in the City of Green (as recorded in Pl** Value $ **148,000.00**				**138,026.34**	**0.00**
Account No. **First Merit** **III Cascade Plaza** **3rd Floor - Bankruptcy** **Akron, OH 44308**		**J**	**1995 Crownline boat; 266 BR motor; 26 1/2 Ft. trailer** Value $ **16,000.00**				**19,325.00**	**3,325.00**
Account No. **036702775** **Ford Credit** **P.O. Box 17948** **Greenville, SC 29606-8948**		**J**	**2004 Ford Tarus; leased vehicle** Value $ **0.00**				**0.00**	**0.00**
Account No. **Ford Credit** **P.O. Box 17948** **Greenville, SC 29606-8948**		**J**	**2002 Ford Expidition; leased vehicle** Value $ **0.00**				**0.00**	**0.00**

1 continuation sheets attached

Subtotal (Total of this page) **157,351.34**

Form B6D - Cont.
(12/03)

In re **Steven D Stephens, Ann R Stephens**, Debtors

Case No. ____________

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No. **0301661849** **Homecoming Financial** **P.O. Box 890036** **Dallas, TX 75389**		**J**	**Second Mortgage** **Residence: 4544 Shriver Road, N Canton OH 44720 (Summit County) Situated in the city of Green, County of Summit and State of Ohio: and known as being Lot No. 200 in Green Meadows Estates No. II in the City of Green (as recorded in Pl** Value $ **148,000.00**				**25,733.93**	**15,760.27**
Account No.			Value $					
Account No.			Value $					
Account No.			Value $					
Account No.			Value $					

Sheet **1** of **1** continuation sheets attached to Schedule of Creditors Holding Secured Claims

Subtotal (Total of this page)	**25,733.93**
Total (Report on Summary of Schedules)	**183,085.27**

In re **Steven D Stephens,**
Ann R Stephens
Debtors

Case No. ______________________

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to $4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, which ever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to $4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to $2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

Form B6F
(12/03)

In re **Steven D Stephens,**
Ann R Stephens
, Debtors

Case No. ______________________

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Husband, Wife, Joint, or Community H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **4266-8510-2084-1737** **Bank One** **P.O. Box 15153** **Wilmington, DE 19899-5153**		**J**	**Credit card purchases**				**6,925.00**
Account No. **4226-6104-5712-3186** **Chase Card - Bankruptcy Division** **100 Duffy Avenue** **Hicksville, NY 11801**		**J**	**Credit card purchases**				**10,200.00**
Account No. **6011-0055-6074-6383** **Discover Card Service** **P.O. Box 15251** **Wilmington, DE 19886-5251**		**J**	**Credit card purchases**				**9,780.00**
Account No. **4446-0101-4023-6624** **First Merit** **III Cascade Plaza** **3rd Floor - Bankruptcy** **Akron, OH 44308**		**J**	**Credit card purchases**				**6,485.00**

1 continuation sheets attached

Subtotal (Total of this page) **33,390.00**

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Form B6F - Cont.
(12/03)

In re **Steven D Stephens,**
Ann R Stephens
, Debtors

Case No. ________

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	CODEBTOR	Husband, Wife, Joint, or Community (H W J C)	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
Account No. **7498-4823-0295-54** **MBNA Visa** **P.O. Box 15288** **Wilmington, DE 19886**		**J**	**Credit card purchases**				**15,584.00**
Account No. **4254-9830-1033-5273** **Next card - Customer SErvice** **P.O. Box 922968** **Norcross, GA 30010**		**J**	**Credit card purchases**				**1,332.00**
Account No. **0167918828200** **Sears Premier Card** **PO Box 182149** **Columbus, OH 43218**		**J**	**Credit card purchases**				**756.00**
Account No.							
Account No.							

Sheet no. 1 of 1 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims

Subtotal (Total of this page): **17,672.00**

Total (Report on Summary of Schedules): **51,062.00**

In re **Steven D Stephens,**
Ann R Stephens , Case No. ____________

Debtors

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.
State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.
Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.
Ford Credit **P.O. Box 17948** **Greenville, SC 29606-8948**	**Lease of 2004 Ford Tarus; 30 months remain on lease @ $308.43 per month**

0 continuation sheets attached to Schedule of Executory Contracts and Unexpired Leases

In re **Steven D Stephens,**
Ann R Stephens
, Debtors

Case No. ______

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

■ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR

0 continuation sheets attached to Schedule of Codebtors

Form B6I
(12/03)

In re Steven D Stephens
Ann R Stephens
Debtor(s)

Case No. ______________

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
	RELATIONSHIP	AGE
Married	**son, debtors**	**11**
	daughter, debtor wife	**15**
	daugher, debtor wife	**17**
	daughter, debtors	**8**

EMPLOYMENT	DEBTOR	SPOUSE
Occupation	**Sales**	**Clerical**
Name of Employer	**Klaben Ford, Inc.**	**Merrill Lynch**
How long employed	**11 years**	**4 years**
Address of Employer	**1089 W Main Street** **Kent, OH 44240**	**4000 Embassy Pkwy** **Akron, OH 44333**

INCOME: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)	$ 4,838.00	$ 780.00
Estimated monthly overtime	$ 0.00	$ 0.00
SUBTOTAL	$ 4,838.00	$ 780.00
LESS PAYROLL DEDUCTIONS		
a. Payroll taxes and social security	$ 939.00	$ 140.42
b. Insurance	$ 128.00	$ 0.00
c. Union dues	$ 0.00	$ 0.00
d. Other (Specify) 401(K)	$ 295.00	$ 0.00
Chargebacks	$ 96.00	$ 0.00
SUBTOTAL OF PAYROLL DEDUCTIONS	$ 1,458.00	$ 140.42
TOTAL NET MONTHLY TAKE HOME PAY	$ 3,380.00	$ 639.58
Regular income from operation of business or profession or farm (attach detailed statement)	$ 0.00	$ 0.00
Income from real property	$ 0.00	$ 0.00
Interest and dividends	$ 0.00	$ 0.00
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	$ 0.00	$ 520.00
Social security or other government assistance (Specify)	$ 0.00	$ 0.00
	$ 0.00	$ 0.00
Pension or retirement income	$ 0.00	$ 0.00
Other monthly income (Specify)	$ 0.00	$ 0.00
	$ 0.00	$ 0.00
TOTAL MONTHLY INCOME	$ 3,380.00	$ 1,159.58

TOTAL COMBINED MONTHLY INCOME $ **4,539.58** (Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

In re Steven D Stephens
Ann R Stephens
Debtor(s)

Case No. ____________

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average monthly expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)		$ 1,216.00
Are real estate taxes included?	Yes X No ___	
Is property insurance included?	Yes X No ___	
Utilities:	Electricity and heating fuel	$ 216.00
	Water and sewer	$ 44.00
	Telephone	$ 88.00
	Other See Detailed Expense Attachment	$ 55.00
Home maintenance (repairs and upkeep)		$ 43.00
Food		$ 600.00
Clothing		$ 200.00
Laundry and dry cleaning		$ 80.00
Medical and dental expenses		$ 121.00
Transportation (not including car payments)		$ 150.00
Recreation, clubs and entertainment, newspapers, magazines, etc.		$ 100.00
Charitable contributions		$ 60.00
Insurance (not deducted from wages or included in home mortgage payments)		
	Homeowner's or renter's	$ 0.00
	Life	$ 55.00
	Health	$ 0.00
	Auto	$ 238.00
	Other	$ 0.00
Taxes (not deducted from wages or included in home mortgage payments)		
	(Specify)	$ 0.00
Installment payments: (In chapter 12 and 13 cases, do not list payments to be included in the plan.)		
	Auto	$ 308.00
	Other 2nd auto	$ 468.00
	Other Boat	$ 240.00
	Other 2nd mortgage	$ 286.00
Alimony, maintenance, and support paid to others		$ 0.00
Payments for support of additional dependents not living at your home		$ 0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)		$ 0.00
Other School lunches/expenses		$ 166.00
Other		$ 0.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)		$ 4,734.00

[FOR CHAPTER 12 AND 13 DEBTORS ONLY]
Provide the information requested below, including whether plan payments are to be made bi-weekly, monthly, annually, or at some other regular interval.

A.	Total projected monthly income	$ N/A
B.	Total projected monthly expenses	$ N/A
C.	Excess income (A minus B)	$ N/A
D.	Total amount to be paid into plan each ____________ (interval)	$ N/A

In re Steven D Stephens
Ann R Stephens
Debtor(s)

Case No.

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)
Detailed Expense Attachment

Other Utility Expenditures:

Cable	$ 45.00
Trash	$ 10.00
Total Other Utility Expenditures	$ 55.00

United States Bankruptcy Court
Northern District of Ohio

In re **Steven D Stephens**
Ann R Stephens

Debtor(s)

Case No. ______
Chapter **7**

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **18** sheets *[total shown on summary page plus 1]*, and that they are true and correct to the best of my knowledge, information, and belief.

Date **March 24, 2005** Signature ***/s/* Steven D Stephens**
Steven D Stephens
Debtor

Date **March 24, 2005** Signature ***/s/* Ann R Stephens**
Ann R Stephens
Joint Debtor

Penalty for making a false statement or concealing property: Fine of up to $500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

United States Bankruptcy Court
Northern District of Ohio

In re **Steven D Stephens**
Ann R Stephens
Debtor(s)

Case No.
Chapter **7**

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

---

1. Income from employment or operation of business

None ☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE (if more than one)
$10,000.00	**H - Klaben Ford 2005**
$54,000.00	**H - Klaben Ford 2004**
$54,000.00	**H - Klaben Ford 2003**
$3,100.00	**W - Merrill Lunch 2005**
$10,407.00	**W - Merrill Lunch 2004**
$10,402.00	**W - Merrill Lunch 2003**

2. Income other than from employment or operation of business

None ☐

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT	SOURCE
$550.00	**W - Child support 2005**
$6,000.00	**W - Child support 2004**
$6,000.00	**W - Child support 2003**

3. Payments to creditors

None ☐

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than $600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Ford Credit **P.O. Box 17948** **Greenville, SC 29606-8948**	**Lease 2004 Ford Tarus: monthly pmts**	**$308.43**	**$0.00**
Ford Credit **P.O. Box 17948** **Greenville, SC 29606-8948**	**Lease: 2002 Ford expidition; monthly pmts**	**$486.00**	**$0.00**
First Merit **III Cascade Plaza** **3rd Floor - Bankruptcy** **Akron, OH 44308**	**Regular monthly pmts: boat, trailer**	**$240.00**	**$19,325.00**

None ■

b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None ■

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION

None ■

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None ■ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None ■ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT

None ■ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY

7. Gifts

None ■ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than $200 in value per individual family member and charitable contributions aggregating less than $100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT

8. Losses

None ■ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Morris H. Laatsch, Esq. 520 South Main Street Suite 500 Akron, OH 44311-1077		**$209. filing fee; $600. attorney fees**

10. Other transfers

None ☐

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
Phil Miller		**1989 Ford F-150 pick up; rec'd $400. cash**

11. Closed financial accounts

None ■

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None ■

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None ■

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF

14. Property held for another person

None ■

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY

15. Prior address of debtor

None ■

If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY

16. Spouses and Former Spouses

None ■ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None ■ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW

None ■ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW

None ■ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION

18 . Nature, location and name of business

None □ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
Ann R. Stephens	**SSN**	**4544 Shriver Road Canton, OH 44720**	**Independent sales agent: ACN Network Marketing**	**1/2003 - present**

None ■ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

(An individual or joint debtor should complete this portion of the statement ***only*** *if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

19. Books, records and financial statements

None ☐ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS	DATES SERVICES RENDERED
Terrence Crawford, CPA **2233 East Avenue** **Akron, OH 44314**	**Tax preparation; last 6 years**

None ■ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME	ADDRESS	DATES SERVICES RENDERED

None ■ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME	ADDRESS

None ■ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS	DATE ISSUED

20. Inventories

None ■ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY	INVENTORY SUPERVISOR	DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None ■ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY	NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

21 . Current Partners, Officers, Directors and Shareholders

None ■ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS	NATURE OF INTEREST	PERCENTAGE OF INTEREST

None ■ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS	TITLE	NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22 . Former partners, officers, directors and shareholders

None ■ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL

None ■ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION

23 . Withdrawals from a partnership or distributions by a corporation

None ■ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None ■ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER

25. Pension Funds.

None ■ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date **March 24, 2005** Signature ***/s/* Steven D Stephens**
Steven D Stephens
Debtor

Date **March 24, 2005** Signature ***/s/* Ann R Stephens**
Ann R Stephens
Joint Debtor

Penalty for making a false statement: Fine of up to $500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Official Form 8
(12/03)

United States Bankruptcy Court
Northern District of Ohio

In re **Steven D Stephens**
Ann R Stephens
Debtor(s)

Case No. ______
Chapter **7**

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.

2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to Be Surrendered.

	Description of Property	Creditor's name
1.	2002 Ford Expidition; leased vehicle	Ford Credit

b. Property to Be Retained *[Check any applicable statement.]*

	Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
1.	1995 Crownline boat; 266 BR motor; 26 1/2 Ft. trailer	First Merit			X
2.	2004 Ford Tarus; leased vehicle	Ford Credit			X
3.	Residence: 4544 Shriver Road, N Canton OH 44720 (Summit County) Situated in the city of Green, County of Summit and State of Ohio: and known as being Lot No. 200 in Green Meadows Estates No. II in the City of Green (as recorded in Pl	Countrywide Home Loans	Debtor will retain collateral and continue to make regular payments.		
4.	Residence: 4544 Shriver Road, N Canton OH 44720 (Summit County) Situated in the city of Green, County of Summit and State of Ohio: and known as being Lot No. 200 in Green Meadows Estates No. II in the City of Green (as recorded in Pl	Homecoming Financial	Debtor will retain collateral and continue to make regular payments.		

Date **March 24, 2005**

Signature **/s/ Steven D Stephens**
Steven D Stephens
Debtor

Date **March 24, 2005**

Signature **/s/ Ann R Stephens**
Ann R Stephens
Joint Debtor

United States Bankruptcy Court
Northern District of Ohio

In re **Steven D Stephens**
Ann R Stephens
Debtor(s)

Case No. ______
Chapter **7**

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept	$	**600.00**
Prior to the filing of this statement I have received	$	**600.00**
Balance Due	$	**0.00**

2. $ **209.00** of the filing fee has been paid.

3. The source of the compensation paid to me was:

   ■ Debtor ☐ Other (specify):

4. The source of compensation to be paid to me is:

   ■ Debtor ☐ Other (specify):

5. ■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

   ☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
   a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
   b. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
   c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
   d. [Other provisions as needed]
      Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:
   Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: **March 24, 2005**

/s/ Morris H. Laatsch 0010297

Morris H. Laatsch 0010297
Morris H. Laatsch, Esq.
520 South Main Street
Suite 500
Akron, OH 44311-1077
(330) 762-7477 Fax: (330) 762-8059
vmeyer@bhk-law.com

United States Bankruptcy Court
Northern District of Ohio

In re **Steven D Stephens**
Ann R Stephens
Debtor(s)

Case No. ________
Chapter **7**

VERIFICATION OF CREDITOR MATRIX

The above-named Debtors hereby verify that the attached list of creditors is true and correct to the best of their knowledge.

Date: **March 24, 2005**

/s/ Steven D Stephens
Steven D Stephens
Signature of Debtor

Date: **March 24, 2005**

/s/ Ann R Stephens
Ann R Stephens
Signature of Debtor

Countrywide Home Loans
7105 Corporate Drive
Plano, TX 75024

First Merit
III Cascade Plaza
3rd Floor - Bankruptcy
Akron, OH 44308

Ford Credit
P.O. Box 17948
Greenville, SC 29606-8948

Homecoming Financial
P.O. Box 890036
Dallas, TX 75389

Bank One
P.O. Box 15153
Wilmington, DE 19899-5153

Chase Card - Bankruptcy Division
100 Duffy Avenue
Hicksville, NY 11801

Discover Card Service
P.O. Box 15251
Wilmington, DE 19886-5251

MBNA Visa
P.O. Box 15288
Wilmington, DE 19886

Next card - Customer SErvice
P.O. Box 922968
Norcross, GA 30010

Sears Premier Card
PO Box 182149
Columbus, OH 43218

Bank One National Pmt Services
Bankruptcy Dept.
P.O. Box 182223
Columbus, OH 43218-2223

Chase Card Services
P.O. Box 52050
Phoenix, AZ 85072

Discover Card
Nova Card Services
P.O. Box 8003
Hilliard, OH 43026

Next card - Customer SErvice
P.O. Box 2538
Omaha, NE 68103